

**AFFIDAVIT OF CHERYL S. CHANG**

**STATE OF CALIFORNIA**

**COUNTY OF LOS ANGELES**

Cheryl S. Chang ("Chang") being fully sworn, deposed, and says:

1. That she is one of the attorneys of record for plaintiff PennyMac Loan Services, LLC ("PennyMac") and has personal knowledge of the facts set forth in this Affidavit.

2. That defendant Sandra Goulette ("Defendant") was duly served with a Summons and Complaint on January 3, 2020, according to the Summons and Proof of Service attached hereto and incorporated herein as Exhibit A.

3. That more than 21 days have elapsed since the date of service of process.

4. That Defendant has failed to answer or file some other appropriate pleading with the United States District Court for the Southern District of Mississippi, Eastern Division, in response to PennyMac's Complaint, or serve a copy of any answer or other defense which it might have upon the undersigned attorney of record for PennyMac.

5. That this Affidavit is executed by affiant herein in accordance with Rule 55(a) of the Federal Rules of Civil Procedure, for the purpose of enabling PennyMac to obtain an entry of default against Defendant for failure to answer or otherwise defend as to PennyMac's Complaint.

Executed this 31st day of January, 2020, at Los Angeles, California.

/s/ Cheryl S. Chang  
Cheryl S. Chang

EXHIBIT "E"